

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: BRADLEY L RUCKS

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Case No.: 06-15966

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/05/2006.
- 2) This case was confirmed on 04/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/04/2011.
- 6) Number of months from filing to the last payment: 56
- 7) Number of months case was pending: 62
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,000.00
- 10) Amount of unsecured claims discharged without payment \$ 18,784.83
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 104,211.50
Less amount refunded to debtor	\$ 103.14
NET RECEIPTS	\$ 104,108.36

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,682.33
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 6,927.98
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 9,610.31**

Attorney fees paid and disclosed by debtor **\$ 317.67**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
OCWEN LOAN SERVICING	SECURED	125,475.00	133,830.22	75,728.04	75,728.04	.00
OCWEN LOAN SERVICING	SECURED	21,000.00	17,564.42	17,564.42	17,564.42	.00
ROBERT J ADAMS & ASS	PRIORITY	2,656.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	470.00	380.05	.00	.00	.00
BLITT & GAINES PC	UNSECURED	1,515.00	NA	NA	.00	.00
CALUMET COLLEGE OF S	UNSECURED	2,925.00	6,837.86	6,837.86	615.41	.00
CB USA INC	UNSECURED	255.00	253.89	253.89	22.85	.00
CB USA INC	UNSECURED	235.00	NA	NA	.00	.00
CODILIS & ASSOCIATES	OTHER	.00	NA	NA	.00	.00
COLLECTION COMPANY O	UNSECURED	520.00	NA	NA	.00	.00
AT & T BROADBAND	UNSECURED	300.00	NA	NA	.00	.00
CREDITORS COLLECTION	UNSECURED	240.00	NA	NA	.00	.00
ST JAMES RADIOLOGIST	UNSECURED	275.00	NA	NA	.00	.00
CREDITORS COLLECTION	UNSECURED	240.00	NA	NA	.00	.00
FIRST PREMIER BANK	OTHER	.00	NA	NA	.00	.00
JEWEL FOODSTORES	UNSECURED	95.00	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	175.00	NA	NA	.00	.00
RADIOLOGY IMAGING CO	UNSECURED	20.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	230.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	860.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	255.00	NA	NA	.00	.00
ST JAMES HOSPITAL	UNSECURED	100.00	NA	NA	.00	.00
NCO	UNSECURED	75.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NCO	UNSECURED	200.00	NA	NA	.00	.00
NCO FINANCIAL	UNSECURED	200.00	196.20	196.20	17.66	.00
NCO FINANCIAL SYSTEM	UNSECURED	120.00	NA	NA	.00	.00
AT & T WIRELESS	UNSECURED	1,515.00	2,025.09	2,025.09	182.26	.00
PARAGON WAY INC	UNSECURED	510.00	NA	NA	.00	.00
CITY OF CHICAGO HEIG	UNSECURED	250.00	250.00	250.00	22.50	.00
AT&T	UNSECURED	120.00	NA	NA	.00	.00
AT&T WIRELESS	OTHER	.00	NA	NA	.00	.00
TEX COLLECTION AGENC	UNSECURED	510.00	NA	NA	.00	.00
BALLYS TOTAL FITNESS	UNSECURED	NA	552.03	552.03	49.68	.00
OCWEN LOAN SERVICING	OTHER	NA	NA	NA	.00	.00
ILLIONIS STATE ATTOR	OTHER	NA	NA	NA	.00	.00
ILLIONIS STATE ATTOR	OTHER	NA	NA	NA	.00	.00
IL STATE DISBURSEMEN	OTHER	NA	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	NA	1,082.83	1,082.83	97.45	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	2,197.52	2,197.52	197.78	.00
LITTON LOAN SERVICIN	OTHER	NA	NA	NA	.00	.00
BRICE VANDER LINDEN	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	75,728.04	75,728.04	.00
Mortgage Arrearage	17,564.42	17,564.42	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	93,292.46	93,292.46	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	13,395.42	1,205.59	.00

Disbursements:

Expenses of Administration	\$ 9,610.31	
Disbursements to Creditors	\$ 94,498.05	
TOTAL DISBURSEMENTS:		\$ 104,108.36

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/26/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.